SENATOR CLARK: What always disturbs me is the fact that people don't know anything about interest. They are only interested in their payment. How much is the payment going to be? You could add \$25.00 or \$35.00 on to that \$100 as long as they know what the payment is and they haven't any way of computing that interest. They must have gone to sleep in school when interest was there because normally they don't know about interest and I think this might clarify the whole thing.

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SENATOR MURPHY: You have touched on my favorite subject that our schools owe our children a much better education in business and finance.

SENATOR CLARK: I think so.

PRESIDENT: Senator Wiltse, do you desire a close.

SENATOR WILTSE: I move the bill be advanced.

PRESIDENT: Is there any further discussion. The question is shall LB 163 be advanced to E & R Initial. Record your vote. Have you voted? Record, Mr. Clerk.

CLERK: 32 ayes, 0 nays, 17 not voting.

FRESIDENT: The bill shall be so advanced. The chair recognizes the Speaker, Senator Burbach.

SENATOR BURBACH: Mr. President and members of the Legislature, the discussion came up again this morning about Committee statements. I determined not to inject myself while we were discussing this particular bill but this coming week sometime I will attempt to have all the committee chairmen and their aides to meet in some room, some meeting room, and we will discuss in detail those things that we need to discuss in writing committee statements. We now have the staff and I think it's the responsibility of those staff members to help write the statements and this is all I have to say about this except we will attempt to change and to rectify our statements and to make them more meaningful, even so far as to save time. If we have a complete statement, we can read that statement which is generally much easier to read than the statutes and it may cut down a considerable amount of time on the floor in our quest for knowledge of what this bill really contains. I think with our staff now we have the capability of, with the chairman and the staff member, to make a good sound statement. I might also say while I am on my feet here at this time, sometime before we adjourn at noon I will have a copy or a paper placed upon your desk suggesting some of the changes that I think are necessary and which have met with great cooperation of all the members of the Legislature. I will place them on your desk before noon. They will lay over on Monday and be up for discussion on Tuesday so it does lay over a day and this is one of the things I'm suggesting in many of our changes that any considerations, a motion may be made but it must be laid over. This way we can conform to the calendar which I propose to offer later next week and we will have the same amount of deliberation. We are not cutting down any debate. Only we make the request for a motion. That lays over and then it can be built in that calendar.

PRESIDENT: Mr. Clerk, 139.

CLERK: LB 139. Introduced by Senator Luedtke of the 38th District. Read title. There are no committee amendments. There is an amendment offered by Senator Murphy. Read amendment.